

## Objective

Challenging assignment that will fully utilize broad regulatory experience, safety and soundness examination and commercial loan background.

## Experience

1981\_1986                      Union Bank                      Los Angeles, CA

### **Commercial Loan Officer**

Underwent bank's prestigious management training program (Commercial ..Lending, International Banking)

Handled commercial loan portfolio of \$100 million for middle market businesses based in California.

Worked for a year in bank's internal loan review department.

Assisted in the review of commercial credits and credits for large real estate projects, grading them and report the findings to the management.

1986 \_ Present                      OTS, Dept. of Treasury                      Santa Ana, CA

### **Examiner**

Handled all facets of Safety and Soundness examination.

Evaluated Asset quality, Capital adequacy, Management assessment, Earnings analysis, analyze liquidity levels and evaluate sensitivity to market risk of several banks during the course of 15 years.

Performed wide variety of examination ranging from the basic review of Thrift Financial Reports to the complex commercial credits and large real estate projects. Commercial loan reviews included loan purpose analysis, structure analysis and loan monitoring analysis.

Managed several Examiner-In-Charge jobs, generated reports of examination, and conducted management and Board meetings.

1971-1981

Marketing jobs with large corporations in India and Indonesia.

## Education

1967\_1970                      Bombay University                      Bombay, India

B.A., Business Administration, Textile Technology

1981\_1982                      West Coast University                      Los Angeles

M.S., Major in Management with Option in Financial and Management Control

## References

Available on request. Willing to take assignments involving extensive travel.

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